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**NONPUBLICATION REQUEST
UNDER
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor

PETER HANS REDWEIK

Title

FUTURE VALUE ATTRITION FOR LIFE-TIME
VALUE FINANCIAL PROCESSING IN A RELATIONAL
DATABASE MANAGEMENT SYSTEM

Attorney Docket Number

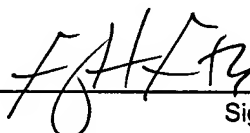
11200

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

August 20, 2003

Date



Signature

310/641-8797

Telephone number

George H. Gates (Reg. No. 33,500)

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

This collection of information is required by 37 CFR 1.213(a). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 6 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

03970 U.S. PTO
10/644421

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): PETER HANS REDWEIK

Docket: 11200

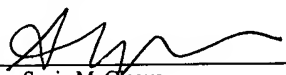
Title: FUTURE VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A
RELATIONAL DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING UNDER 37 CFR 1.10

'Express Mail' mailing label number: EV329955682US

Date of Deposit: August 20, 2003

I hereby certify that this paper or fee is being deposited with the United States Postal Service 'Express Mail Post Office To Addressee' service under 37 CFR 1.10 and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

By: 
Name: Suzie McCreave

MAIL STOP PATENT APPLICATION

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

We are transmitting herewith the attached:

- ☒ Transmittal sheet, in duplicate, containing Certificate Of Mailing Under 37 CFR 1.10.
- ☒ **REQUEST FOR NON-PUBLICATION.**
- ☒ Utility Patent Application: Spec. 38 pgs; 54 claims; Abstract 1 pg(s).
The fee has been calculated as shown below in the "Claims as Filed" table.
- ☒ 9 sheets of Formal Drawings.
- ☒ A signed Declaration and Power of Attorney.
- ☒ Assignment of the invention to NCR Corporation, Recordation Form Cover Sheet.
- ☒ A charge to Deposit Account in the amount of \$1,362.00 to cover the Filing Fees.
- ☒ A charge to Deposit Account in the amount of \$40.00 to cover the Assignment Recordation Fee.
- ☒ Return postcard.


CLAIMS AS FILED

Number of Claims Filed	In Excess of:	Number Extra	Rate	Fee
Basic Filing Fee				\$750.00
Total Claims				
54	20	34	x \$18.00	= \$612.00
Independent Claims				
3	3	0	x \$84.00	= \$0.00
MULTIPLE DEPENDENT CLAIM FEE				\$0.00
TOTAL FILING FEE				\$1,362.00

Please charge all fees to Deposit Account No. 50-1673 of NCR Corporation (the assignee of the present application).
A duplicate of this sheet is enclosed.

GATES & COOPER LLP

Howard Hughes Center
6701 Center Drive West, Suite 1050
Los Angeles, CA 90045
(310) 641-8797

By: 
Name: George H. Gates
Reg. No.: 33,500
Initials: GHG/sjm

(PTO TRANSMITTAL - NEW FILING)